

Amendments to the Specification

Page 2, line 1, before "BACKGROUND OF THE INVENTION", please insert the following paragraph:

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation of U.S. Serial No. 09/301,261 filed April 28, 1999, now abandoned, which is a continuation of 08/740,256 filed October 25, 1996, now abandoned, which applications are hereby incorporated by reference in their entirety.

Please amend the paragraph beginning on page 22, line 17, as follows:

There could also be what will be called a "customized teacher", where one picks whose voice is wanted as the main line voice and then can listen to that view as the main view. ~~voices~~ Voices could appear on the right side of the screen. In other words, if one wanted a "bottom line" to be taught, one could just call in the lecturer when wanted, pertaining to that view. This would call for screen reconfiguration on the fly.